

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charles L. Smith
Dana B. Smith
Debtors

Case No. 19-03088-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 28, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Charles L. Smith, Dana B. Smith, 4728 Laurel Dr., Harrisburg, PA 17110-3244
cr	+ Nationstar Mortgage LLC as servicer for USAA Feder, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
5227405	++ UHEAA, PO BOX 145108, SALT LAKE CITY UT 84114-5108 address filed with court.; UHEAA, PO BOX 145108, SALT LAKE CITY, UT 84114

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Oct 28 2024 22:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5247097	Email/PDF: bncnotices@becket-lee.com	Oct 28 2024 19:02:54	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5224837	+ EDI: TSYS2	Oct 28 2024 22:39:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
5224838	+ EDI: CAPITALONE.COM	Oct 28 2024 22:39:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5233991	EDI: CAPITALONE.COM	Oct 28 2024 22:39:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5249328	Email/PDF: bncnotices@becket-lee.com	Oct 28 2024 19:02:47	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5224840	+ EDI: CITICORP	Oct 28 2024 22:39:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5224841	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 28 2024 19:02:45	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5224859	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Oct 28 2024 18:45:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5224842	EDI: DISCOVER	Oct 28 2024 22:39:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
5226279	EDI: DISCOVER	Oct 28 2024 22:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5531062	Email/Text: ECMCBKNotices@ecmc.org	Oct 28 2024 18:46:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
5531063	Email/Text: ECMCBKNotices@ecmc.org	Oct 28 2024 18:46:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC, PO Box 16408, St. Paul, MN 55116-0408
5224843	+ EDI: AMINFOFP.COM		

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Page 2 of 4
Total Noticed: 55

		Oct 28 2024 22:39:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
5224860	EDI: IRS.COM		
		Oct 28 2024 22:39:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5662542	EDI: JEFFERSONCAP.COM		
		Oct 28 2024 22:39:00	Jefferson Capital Systems LLC, PO BOX 7999, St. Cloud, MN 56302-9617
5662543	EDI: JEFFERSONCAP.COM		
		Oct 28 2024 22:39:00	Jefferson Capital Systems LLC, PO BOX 7999, St. Cloud, MN 56302-9617, Jefferson Capital Systems LLC, PO BOX 7999, St. Cloud, MN 56302-9617
5224839	EDI: JPMORGANCHASE		
		Oct 28 2024 22:39:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5231603	+ Email/Text: RASEBN@raslg.com		
		Oct 28 2024 18:45:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5233421	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com		
		Oct 28 2024 18:45:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5224844	+ Email/Text: PBNCNotifications@perituservices.com		
		Oct 28 2024 18:45:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5246989	Email/PDF: resurgentbknofications@resurgent.com		
		Oct 28 2024 19:02:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5545895	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Oct 28 2024 18:45:00	Lakeview Loan Servicing, LLC, c/o NATIONSTAR MORTGAGE, LLC, PO Box 619096, Dallas, TX 75261-9096
5545896	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Oct 28 2024 18:45:00	Lakeview Loan Servicing, LLC, c/o NATIONSTAR MORTGAGE, LLC, PO Box 619096, Dallas, TX 75261-9741, Lakeview Loan Servicing, LLC, c/o NATIONSTAR MORTGAGE, LLC 75261-9096
5224845	+ EDI: LENDNGCLUB		
		Oct 28 2024 22:39:00	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
5224846	^ MEBN		
		Oct 28 2024 18:44:09	LendingPoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144-3612
5233994	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Oct 28 2024 18:51:46	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5224847	+ Email/Text: Mercury@ebn.phinsolutions.com		
		Oct 28 2024 18:45:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
5224848	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Oct 28 2024 18:52:17	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
5491148	Email/Text: nsm_bk_notices@mrcooper.com		
		Oct 28 2024 18:45:00	Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741
5491149	Email/Text: nsm_bk_notices@mrcooper.com		
		Oct 28 2024 18:45:00	Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741
5224849	+ EDI: NFCU.COM		
		Oct 28 2024 22:39:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
5224850	+ EDI: NFCU.COM		
		Oct 28 2024 22:39:00	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
5224863	EDI: PENNDEPTREV		
		Oct 28 2024 22:39:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5224863	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Oct 28 2024 18:46:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5224861	Email/Text: fesbank@attorneygeneral.gov		

District/off: 0314-1
Date Rcvd: Oct 28, 2024

User: AutoDocke
Form ID: 3180W

Page 3 of 4
Total Noticed: 55

		Oct 28 2024 18:45:00	Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120
5249693	EDI: PRA.COM		
		Oct 28 2024 22:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5239578	+ EDI: JEFFERSONCAP.COM		
		Oct 28 2024 22:39:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5249585	EDI: Q3G.COM		
		Oct 28 2024 22:39:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5233604	EDI: Q3G.COM		
		Oct 28 2024 22:39:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
5224851	+ EDI: SYNC		
		Oct 28 2024 22:39:00	SyncbWolf Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5225178	^ MEBN		
		Oct 28 2024 18:42:31	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5224852	+ EDI: SYNC		
		Oct 28 2024 22:39:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5224853	+ EDI: SYNC		
		Oct 28 2024 22:39:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5224854	+ EDI: SYNC		
		Oct 28 2024 22:39:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5224862	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov		
		Oct 28 2024 18:45:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5233363	EDI: USBANKARS.COM		
		Oct 28 2024 22:39:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
5224856	EDI: USBANKARS.COM		
		Oct 28 2024 22:39:00	US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
5224857	+ EDI: USAA.COM		
		Oct 28 2024 22:39:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio,, TX 78288-1600
5226053	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Oct 28 2024 18:45:00	USAA Federal Savings Bank, c/o Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9096
5224864	^ MEBN		
		Oct 28 2024 18:45:48	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754
5244148	EDI: WFFC2		
		Oct 28 2024 22:39:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5224858	+ EDI: WFFC2		
		Oct 28 2024 22:39:00	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 53

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
cr	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:., JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD, MN 56302-9617
5224855	*P++	UHEAA, PO BOX 145108, SALT LAKE CITY UT 84114-5108, address filed with court:., Uheaa/utah Sbr, Attn: Bankruptcy, Po

District/off: 0314-1
Date Rcvd: Oct 28, 2024

User: AutoDocke
Form ID: 3180W

Page 4 of 4
Total Noticed: 55

Box 145110, Salt Lake City, UT 84114
5238585 *+ USAA Federal Savings Bank, c/o Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9096

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2024 at the address(es) listed below:

Name	Email Address
Christopher A DeNardo	on behalf of Creditor Nationstar Mortgage LLC as servicer for USAA Federal Savings Bank logsecf@logs.com cistewart@logs.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
John Matthew Hyams	on behalf of Debtor 2 Dana B. Smith jmh@johnhyamslaw.com acb@johnhyamslaw.com;dlh@johnhyamslaw.com;alr@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
John Matthew Hyams	on behalf of Debtor 1 Charles L. Smith jmh@johnhyamslaw.com acb@johnhyamslaw.com;dlh@johnhyamslaw.com;alr@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
Kevin S Frankel	on behalf of Creditor Nationstar Mortgage LLC as servicer for USAA Federal Savings Bank pa-bk@logs.com
Kristen D Little	on behalf of Creditor USAA Federal Savings Bank KRLITTLE@FIRSTAM.COM
Kristen D Little	on behalf of Creditor Nationstar Mortgage LLC as servicer for USAA Federal Savings Bank KRLITTLE@FIRSTAM.COM
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC as servicer for USAA Federal Savings Bank wbecf@brockandscott.com mario.hanyon@brockandscott.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1

Charles L. Smith

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0346

EIN --

Debtor 2

Dana B. Smith

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6325

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-03088-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles L. Smith

Dana B. Smith

By the
court:10/28/24Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.